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B1 (Official	Form 1)(1/	08)				00011		90 - 0					
			United No	States orthern	Bank District	ruptcy of Illino	Court ois				Vol	untary Peti	tion
	Name of Debtor (if individual, enter Last, First, Middle):  Roman, Daniel							of Joint Doman, Am	ebtor (Spouse n <b>elia</b>	e) (Last, First	t, Middle):		
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):						(inclu	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):  FKA Amelia Espinoza						
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)  xxx-xx-5078  Street Address of Debtor (No. and Street, City, and State):  46 Michael Lane Addison, IL  ZIP Code 60101						Street 46 Ac	xxx-xx-0603 Street Address of Joint Debtor (No. and Street, City, and State): 46 Micheal Lane Addison, IL  ZIP Code						
County of R  Dupage		of the Prin	cipal Place	of Busines				y of Reside	ence or of the	Principal Pl	ace of Busi	<b>601</b> (	<u> </u>
Mailing Add		otor (if diffe	erent from st	reet addres	ss):			. •	of Joint Debt	tor (if differe	ent from stre	et address):	
					Г	ZIP Code	;					ZI	IP Code
Location of (if different	Principal A from street	ssets of Bus address abo	siness Debto ove):	r	L		•						
Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form.  □ Corporation (includes LLC and LLP)  □ Partnership			☐ Sing in 1 ☐ Rail ☐ Stoo	(Check lth Care Bugle Asset Ro 1 U.S.C. §	eal Estate as 101 (51B)		Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box)  Chapter 7 Chapter 9 Chapter 15 Petition for Rec of a Foreign Main Proceedity Chapter 12 Chapter 12 Chapter 13 Chapter 15 Petition for Rec of a Foreign Nonmain Proceedity Chapter 15			one box) etition for Recognit Main Proceeding etition for Recognit	ion		
			□ Oth	☐ Other  Tax-Exempt Entity (Check box, if applicable) ☐ Debtor is a tax-exempt organization under Title 26 of the United States  □ Debts are print defined in 11 "incurred by a		are primarily co d in 11 U.S.C. § red by an indivi onal, family, or	(Checonsumer debts § 101(8) as idual primarily	y for	Debts are print business debts	•			
■ Eull Eili	na Faa attac	_	ee (Check o	one box)				one box:		Chapter 11		11 U.S.C. § 101(51	ID)
■ Full Filing Fee attached  □ Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.  □ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.					Check	Debtor is a if: Debtor's to insider all applicate A plan is Acceptan	not a small b aggregate not s or affiliates) able boxes: being filed w ces of the pla	ncontingent land are less that with this petition were solicity	or as define liquidated d n \$2,190,00 ion.	d in 11 U.S.C. § 10 ebts (excluding deb	ots owed		
■ Debtor e	estimates that estimates that	t funds wil t, after any	nation  I be available exempt programmer for distribution	perty is ex	cluded and	administrat		es paid,		THIS	S SPACE IS I	FOR COURT USE ON	LY
Estimated N  1- 49	Number of C 	reditors  100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000				
Estimated A \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,000 to \$500 million	\$500,000,001 to \$1 billion					
Estimated L \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,000 to \$500 million	\$500,000,001 to \$1 billion					

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B1 (Official Form 1)(1/08) Page 2 Name of Debtor(s): Voluntary Petition Roman, Daniel (This page must be completed and filed in every case) Roman, Amelia All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X <u>/s/ Christina Scelsa</u> August 19, 2009 Signature of Attorney for Debtor(s) (Date) **Christina Scelsa** Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ■ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

# B1 (Official Form 1)(1/08)

**Voluntary Petition** 

(This page must be completed and filed in every case)

Name of Debtor(s):

Roman, Daniel Roman, Amelia

#### Signatures

### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Daniel Roman

Signature of Debtor Daniel Roman

X /s/ Amelia Roman

Signature of Joint Debtor Amelia Roman

Telephone Number (If not represented by attorney)

August 19, 2009

Date

# Signature of Attorney\*

## X /s/ Christina Scelsa

Signature of Attorney for Debtor(s)

#### Christina Scelsa 6209039

Printed Name of Attorney for Debtor(s)

## Christina Scelsa, Attorney at Law

Firm Name

4738 N. Harlem Ave. Suite F Harwood Heights, IL 60706

Address

Email: Kita123@hotmail.com

1-773-286-1228

Telephone Number

August 19, 2009

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

## Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

## Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

# Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

V

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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B 1D(Official Form 1, Exhibit D) (12/08)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Daniel Roman Amelia Roman	Ca	ase No.	
		Debtor(s)	hapter	7
			_	

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] \_\_\_\_

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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B 1D(Official Form 1, Exhibit D) (12/08) - Cont.
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Daniel Roman Daniel Roman
Date: August 19, 2009

# Case 09-30423 Doc 1 Filed 08/19/09 Entered 08/19/09 13:02:02 Desc Main Document Page 6 of 54

B 1D(Official Form 1, Exhibit D) (12/08)

# **United States Bankruptcy Court Northern District of Illinois**

		- 10- 1-0	
In re	Daniel Roman Amelia Roman	Case	e No.
		Debtor(s) Cha	pter <b>7</b>

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] \_\_\_\_

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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B 1D(Official Form 1, Exhibit D) (12/08) - Cont.
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling
requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: // / / / / / / / / / / / / / / / / /
Date: August 19, 2009

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B6 Summary (Official Form 6 - Summary) (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Daniel Roman,		Case No.	
	Amelia Roman			
•		Debtors	Chapter	7
			•	

# **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	4	18,165.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		11,750.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	7		21,675.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			3,233.41
J - Current Expenditures of Individual Debtor(s)	Yes	1			3,228.11
Total Number of Sheets of ALL Schedules		19			
	T	otal Assets	18,165.00		
			Total Liabilities	33,425.00	

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Form 6 - Statistical Summary (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Daniel Roman,		Case No.	
	Amelia Roman			
		Debtors	Chapter	7
			=	

# STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

## State the following:

Average Income (from Schedule I, Line 16)	3,233.41
Average Expenses (from Schedule J, Line 18)	3,228.11
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	2,652.00

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY"     column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		21,675.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		21,675.00

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B6A (Official Form 6A) (12/07)

In re	Daniel Roman,	Case No
	Amelia Roman	

Debtors

# **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property

Nature of Debtor's Interest in Property Husband, Wife, Joint, or Community Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption

Amount of Secured Claim

None

Sub-Total > **0.00** (Total of this page)

Total > **0.00** 

(Report also on Summary of Schedules)

**0** continuation sheets attached to the Schedule of Real Property

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B6B (Official Form 6B) (12/07)

In re	Daniel Roman,	Case No.
	Amelia Roman	

Debtors

# **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	Cash Location: 46 Micheal Lane, Addison IL	J	40.00
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Checking Account at Charter One Location: 46 Micheal Lane, Addison IL	J	100.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X		
4.	Household goods and furnishings, including audio, video, and computer equipment.	living room Set 3 years old Location: 46 Micheal Lane, Addison IL	J	300.00
	computer equipment.	Bedroom dresser and bed, 8 years old Location: 46 Micheal Lane, Addison IL	J	40.00
		37 inch Phillps plasma television 1 1/2 year old Location: 46 Micheal Lane, Addison IL	J	200.00
		20 inch flat screen Sony picture tube television 5 years old Location: 46 Micheal Lane, Addison IL	J	15.00
		Sony Digital comera 5 MP, 4 years old Location: 46 Micheal Lane, Addison IL	J	50.00
		Toddler Bed, 1 year old Location: 46 Micheal Lane, Addison IL	J	30.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X		
6.	Wearing apparel.	Clothing Location: 46 Micheal Lane, Addison IL	W	300.00
		(Tota	Sub-Total of this page)	al > 1,075.00

**<sup>3</sup>** continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In	n re Daniel Roman, Amelia Roman			Case No.	
		SCHEI	Debtors  DULE B - PERSONAL PROPEI  (Continuation Sheet)	RTY	
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		Cloth Loca	ning tion: 46 Micheal Lane, Addison IL	н	300.00
7.	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interests in insurance policies.  Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	. Annuities. Itemize and name each issuer.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	Х			
12.	. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	. Interests in partnerships or joint ventures. Itemize.	X			
15.	. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	. Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	. Other liquidated debts owed to debtor including tax refunds. Give particular	r <b>X</b> rs.			
				Sub-Total (Total of this page)	al > <b>300.00</b>

Sheet <u>1</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In	n re Daniel Roman, Amelia Roman		Case	e No	
		SCHI	Debtors  EDULE B - PERSONAL PROPERTY  (Continuation Sheet)		
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilation containing personally identifiable information (as defined in 11 U.S.C § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	C.			
25.	. Automobiles, trucks, trailers, and other vehicles and accessories.	rt r nev	06 Honda Civic LE 4 door, 54000 miles scratched ear end, has small dents and scratches, needs w tires. cation: 46 Micheal Lane, Addison IL	J	11,300.00
		fev bra	03 Mitsubishi Galant ES 4D, 50,000 miles has a v dents and scratches, needs new tires and akes. cation: 46 Micheal Lane, Addison IL	W	5,490.00
26.	. Boats, motors, and accessories.	X			
27.	. Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	Х			
				Sub-Tota	al > <b>16,790.00</b>

Sheet <u>2</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

(Total of this page)

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Daniel Roman,	Case No.
	Amelia Roman	

## Debtors

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > (Total of this page)

Total > **18,165.00** 

Sheet  $\underline{\mathbf{3}}$  of  $\underline{\mathbf{3}}$  continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

0.00

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B6C (Official Form 6C) (12/07)

11 U.S.C. §522(b)(3)

In re	Daniel Roman,	Case No.
	Amelia Roman	

Debtors

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875.
☐ 11 U.S.C. §522(b)(2)	

Value of Current Value of Specify Law Providing Description of Property Claimed Property Without Each Exemption Exemption Deducting Exemption Cash on Hand 735 ILCS 5/12-1001(b) 40.00 40.00 Cash Location: 46 Micheal Lane, Addison IL Checking, Savings, or Other Financial Accounts, Certificates of Deposit **Checking Account at Charter One** 100.00 100.00 735 ILCS 5/12-1001(b) Location: 46 Micheal Lane, Addison IL **Household Goods and Furnishings** living room Set 3 years old 735 ILCS 5/12-1001(b) 300.00 300.00 Location: 46 Micheal Lane, Addison IL Bedroom dresser and bed, 8 years old 40.00 735 ILCS 5/12-1001(b) 40.00 Location: 46 Micheal Lane, Addison IL 37 inch Phillps plasma television 1 1/2 year old 735 ILCS 5/12-1001(b) 200.00 200.00 Location: 46 Micheal Lane, Addison IL 20 inch flat screen Sony picture tube television 735 ILCS 5/12-1001(b) 15.00 15.00 5 years old Location: 46 Micheal Lane, Addison IL Sony Digital comera 5 MP, 4 years old 50.00 50.00 735 ILCS 5/12-1001(b) Location: 46 Micheal Lane, Addison IL 30.00 30.00 Toddler Bed, 1 year old 735 ILCS 5/12-1001(b) Location: 46 Micheal Lane, Addison IL Wearing Apparel 735 ILCS 5/12-1001(a) 300.00 300.00 Clothing Location: 46 Micheal Lane, Addison IL 735 ILCS 5/12-1001(a) 300.00 300.00 Location: 46 Micheal Lane, Addison IL Automobiles, Trucks, Trailers, and Other Vehicles 2006 Honda Civic LE 4 door, 54000 miles 735 ILCS 5/12-1001(b) 1,200.00 11,300.00 scratched rt rear end, has small dents and scratches, needs new tires. Location: 46 Micheal Lane, Addison IL 2003 Mitsubishi Galant ES 4D, 50,000 miles has 3,840.00 5,490.00 735 ILCS 5/12-1001(c) a few dents and scratches, needs new tires and brakes.

Total: 6,415.00 18,165.00

Location: 46 Micheal Lane, Addison IL

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B6D (Official Form 6D) (12/07)

In re	Daniel Roman,	Case No
	Amelia Doman	

Debtors

# SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C Hu	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	COZH-ZGHZ	UNLIQUIDA	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxx0701			1-06	Ť	DATED	li		
American Honda Finance Corporation PO Box 5308 Elgin, IL 60121		J	Purchase Money Security 2006 Honda Civic LE 4 door, 54000 miles scratched rt rear end, has small dents and scratches, needs new tires. Location: 46 Micheal Lane, Addison IL		D			
			Value \$ 11,300.00				10,100.00	0.00
Account No. xxxxxxxxxxx0895			8-03					
Herrie Benk Berrington NA			Purchase Money Security					
Harris Bank Barrington NA PO Box 6201 Carol Stream, IL 60197		w	2003 Mitsubishi Galant ES 4D, 50,000 miles has a few dents and scratches, needs new tires and brakes. Location: 46 Micheal Lane, Addison IL					
			Value \$ 5,490.00				1,650.00	0.00
Account No.			Value \$					
Account No.								
			Value \$					
continuation sheets attached			S (Total of th	ubto nis p			11,750.00	0.00
			(Report on Summary of Sci	_	ota ule	_	11,750.00	0.00

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B6E (Official Form 6E) (12/07)

•			
In re	Daniel Roman,	Case No.	
	Amelia Roman		
-		Debtors	

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.	
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)	
☐ <b>Domestic support obligations</b> Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsive former spouse, or child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).	nsible relati
Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the apportrustee or the order for relief. 11 U.S.C. § 507(a)(3).	ointment of
☐ Wages, salaries, and commissions  Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, voccurred first, to the extent provided in 11 U.S.C. § 507(a)(4).	
☐ Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).	on of busine
☐ Certain farmers and fishermen  Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).	
☐ <b>Deposits by individuals</b> Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that velocities delivered or provided. 11 U.S.C. § 507(a)(7).	were not
☐ Taxes and certain other debts owed to governmental units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).	
Commitments to maintain the capital of an insured depository institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors or Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).	of the Federa
Claims for death or personal injury while debtor was intoxicated  Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a dranother substance. 11 U.S.C. § 507(a)(10).	rug, or

<sup>\*</sup> Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6F (Official Form 6F) (12/07)

In re	Daniel Roman, Amelia Roman		Case No	
_		, Debtors		

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H W J C		O O O O O O O O O O O O O O O O O O O	100	J [		AMOUNT OF CLAIM
Account No. Exxxxxxxxxxxx472		T	10-08		- 1 6	A		
Acute Care Specialists PO Box 7006 Bolingbrook, IL 60440		J	Medical Bills		I			
Account No. Gxxxxxxx3271			12-07 Medical bills for minor child	+	1			1,185.00
Alexian Brothers Medical Center Lock Box 22589 22589 Network Place Chicago, IL 60673		J	Medical bills for minor child					148.00
Account No. Gxxxxxxx2709  Alexian Brothers Medical Center Lock Box 22589 22589 Network Place Chicago, IL 60673		н	12-07 Medical Bills					143.00
Account No. xxxxxxxxxxxx3761  Allied Interstate 3000 Corporate Exchange Dr 5th Floor Columbus, OH 43231		w	11-00 Credit card purchases					143.00
Ooiuiiibus, Oii 40201								1,137.00
<b>6</b> continuation sheets attached	•		(Total	Sul of this			)	2,613.00

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In re	Daniel Roman,	Case No
_	Amelia Roman	

	С	Hu	sband, Wife, Joint, or Community	С	U	Гр	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	L	DISPUTED	AMOUNT OF CLAIM
Account No. xxxx3458			8-06	Т	E		
American General Financial Service Recovery Office 3632 West 95th Street Evergreen Park, IL 60805		J	Personal Loan		D		700.00
Account No. xxSC 1417	1		6-06		T		
Asset Acceptance LLC PO Box 2036 Warren, MI 48090		J	Merchandise Purchase				3,157.00
Account No. xxxx5321	╀		7-03	+	+	╀	3,137.30
Asset Acceptance LLC PO Box 2036 Warren, MI 48090		w	Credit card purchases				336.00
Account No. xxxxxxxxxxxxx9005	╁		8-08	+	$\vdash$	$\vdash$	
Associated Credit Services, Inc. 105B South St. PO Box 9100 Hopkinton, MA 01748		н	Insufficient funds check				438.00
Account No. xxxxxxxxx3005	╁		6-08	+	+		
Bally Total Fitness PO Box 1050 Norwalk, CA 90651		J	Health Club Membership				360.00
Sheet no1 of _6 sheets attached to Schedule of				Sub	tota	1	
Creditors Holding Unsecured Nonpriority Claims			(Total of				4,991.00

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In re	Daniel Roman,	Case No
_	Amelia Roman	

ODEDITODIC MANG	С	Hu	sband, Wife, Joint, or Community		С	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED ANI CONSIDERATION FOR CLAIM. IF CLA IS SUBJECT TO SETOFF, SO STATE	IM	ONTINGEN	UNLLQULDA	SPUTED	AMOUNT OF CLAIM
Account No. xxxxx7895			7-07		Ť	A T E		
Capital Management Services, LP 726 Exchange Street Suite 700 Buffalo, NY 14210		J	Credit card purchases			D		787.00
Account No. xx-xxxxxxxxxxxxxxxxx71-00	+		1-09					
Comcast Cable PO Box 3002 Southeastern, PA 19398		Н	Utility Bill					
								471.00
Account No. xxxxxx2642  Credit Protection Association One Galleria Tower Dallas, TX 75240		w	9-08 Utility Bill					222.00
Account No. xx2009  DuPage Medical Group 1860 Paysphere Circle Chicago, IL 60674		J	1-09 Medical Bills					
Account No. xx2919	╀		3-09					80.00
Elmhurst Clinic 75 Remittance Drive Suite 1253 Chicago, IL 60675		J	Medical bills for minor child					97.00
Sheet no. <b>2</b> of <b>6</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Tr.	Su Stal of th		ota		1,657.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Daniel Roman,	Case No
_	Amelia Roman	

CDEDITODIC NAME	С	Hu	sband, Wife, Joint, or Community	C	Ι	J D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	O N T I N G E		I I S P U T E D	AMOUNT OF CLAIM
Account No. xxxxxxxx0043			5-08		T		
First Bank DE 1608 Walnut Street Philadelphia, PA 19103		J	Credit card purchases				600.00
Account No. xx8034	$\frac{1}{1}$		12-00				300.00
GEMB/ JCP PO Box 981402 El Paso, TX 79998		w	Credit card purchases				
							635.00
Account No. xxxxxxxxx2211  GEMB/Sams PO Box 981400 El Paso, TX 79998		w	8-06 Credit card purchases				500.00
Account No. xxxx-xxxx-5088	+		9-05	+	+	+	598.00
LTD Financial Services, L.P. 7322 Southwest Freeway Houston, TX 77074		J	Credit card purchases				
Account No. xxxxx1165	_		5-07	4		-	1,750.00
LVNV Funding PO Box 10584 Greenville, SC 29603		w	Credit card purchases				
							1,035.00
Sheet no. <b>3</b> of <b>6</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	f		(Total	Sub of this			4,618.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Daniel Roman,	Case No
_	Amelia Roman	

CDEDITORIS NAME	С	Hu	sband, Wife, Joint, or Community	T	; L	Į D		
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	O N T I N G E N			AMOUNT OF CI	LAIM
Account No. xxxx-xxxx-3640			9-07	٦̈	!   A			
LVNV Funding PO Box 10584 Greenville, SC 29603		w	Credit card purchases				2,060	0.00
Account No. xxxx2734	$^{+}$		2-09 Utility Bill	+	+		2,000	
NCO Financial Systems PO Box 7216 Philadelphia, PA 19101		w	-					
							15	1.00
Account No. xx-xx-x559-1  Nicor Gas PO Box 2020 Aurora, IL 60507		н	2-09 Utility Bill				459	9.00
Account No. xxx0395  North American Credit Services 2810 Walker Road Suite 100		н	10-08 Medical Bills					
Chattanooga, TN 37421							900	0.00
Account No. xxx4373  North American Credit Services 2810 Walker Road Suite 100 Chattanooga, TN 37421		н	2-08 Medical Bills				289	9.00
Sheet no4 _ of _6 _ sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	f		/Total	Sub of this			3,859	9.00

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In re	Daniel Roman,	Case No
_	Amelia Roman	

CREDITOR'S NAME,	CO	Hu	sband, Wife, Joint, or Community		U	P	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	DE B T O R	J M H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	I Q	DISPUTED	AMOUNT OF CLAIM
Account No. xx0849			10-08	] T	T E		
Northwest Collectors Inc 3601 Algonquin Road Suite 232 Rolling Meadows, IL 60008		н	Medical Bills		D		84.00
Account No. xxxxxxx5510-			12-05	T	T		
Northwest Collectors Inc 3601 Algonquin Road Suite 232 Rolling Meadows, IL 60008		J	Ticket				
							185.00
Account No. xxxxxxx1889  Oxford Management Services FBO Citicorp Credit Services, INC PO Box 150479 Hartford, CT 06115		w	3-01 Credit card purchases				677.00
Account No. xxxxxxxx1284  Plains Communication PO Box 89937 Sioux Falls, SD 57109		н	5-08 Utility Bill				381.00
Account No. xxxxx2642  Portifolio Recovery 287 Independence Virginia Beach, VA 23462		н	3-08 Utility Bill				1,505.00
Sheet no. <u>5</u> of <u>6</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sub			2,832.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	JIIS	pag	2e)	1

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$  - Cont.

In re	Daniel Roman,	Case No
	Amelia Roman	

	С	Hus	sband, Wife, Joint, or Community	T <sub>C</sub>	Ш	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	L Q	U T F	AMOUNT OF CLAIM
Account No. xxxxx7615			12-06	T	E		
Portifolio Recovery 287 Independence Virginia Beach, VA 23462		Н	Utility Bill		D		243.00
Account No. xxxx0080	Н		7-08	+	$\vdash$		
Professional Account Management LLC 633 W. Wisconsin Ave Milwaukee, WI 53203		н	Insufficient funds check				
							184.00
Account No. xx1014  RMI/MCSI 334B Ridge Road Lansing, IL 60438		w	2-09 Debt to Village of Addison IL				
							250.00
Account No. xx-xxxx2883  Suburban Radiologists, SC 1446 Momentum Place Chicago, IL 60689		н	10-08 Medical Bills				68.00
Account No. Txxxxx0011			7-09	+	-		00.00
TFC Credit PO Box 579 San Ramon, CA 94583		Н	Student Loan				360.00
Sheet no. <b>_6</b> of <b>_6</b> sheets attached to Schedule of			<u> </u>	Sub	tota	ıl	
Creditors Holding Unsecured Nonpriority Claims			(Total of				1,105.00
			(Report on Summary of S		Γota dule		21,675.00

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B6G (Official Form 6G) (12/07)

In re	Daniel Roman,	Case No.
	Amelia Roman	

Debtors

# SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 09-30423 Doc 1 Filed 08/19/09 Entered 08/19/09 13:02:02 Desc Main Document Page 26 of 54

B6H (Official Form 6H) (12/07)

In re	Daniel Roman,	Case No.
	Amelia Roman	

Debtors

# **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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B6I (Official Form 6I) (12/07)

	Daniel Roman			
In re	Amelia Roman		Case No.	
		Debtor(s)		

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:  Married		DEPEN	NDENTS OF DEBTO	OR AND SPOU	SE		
		RELATIONSHIP(S): Son Daughter		AGE(S): 10 yo 2 yo			
<b>Employment:</b>		DEBTOR			SPOUSE		
Occupation	u	nemployed		inistrative A			
Name of Employer			Grou	nd Pros INC			
How long employed				r 8 months			
Address of Employer				Industrial D a, IL 60143	Dive		
INCOME: (Estimate of a	average or pr	ojected monthly income at time case filed	)	D	EBTOR		SPOUSE
1. Monthly gross wages,	salary, and co	ommissions (Prorate if not paid monthly)		\$	0.00	\$	2,704.00
2. Estimate monthly over	rtime			\$	0.00	\$	0.00
3. SUBTOTAL				\$	0.00	\$	2,704.00
4. LESS PAYROLL DED							
a. Payroll taxes and	l social securi	ity		\$	0.00	\$	355.25
b. Insurance				\$	0.00	\$	15.34
c. Union dues				\$	0.00	\$ <u></u>	0.00
d. Other (Specify):				\$	0.00	\$ <u></u>	0.00
5. SUBTOTAL OF PAYI	ROLL DEDU	JCTIONS		\$	0.00	\$	370.59
6. TOTAL NET MONTH	HLY TAKE I	HOME PAY		\$	0.00	\$	2,333.41
		pusiness or profession or farm (Attach deta	niled statement)	\$	0.00	\$	0.00
8. Income from real prope	•			\$	0.00	\$	0.00
<ul><li>9. Interest and dividends</li><li>10. Alimony, maintenance</li></ul>		payments payable to the debtor for the del	otor's use or that o	\$ f	0.00	\$	0.00
dependents listed ab 11. Social security or gov		stance		\$	0.00	\$	0.00
(Specify):				\$	0.00	\$	0.00
				\$	0.00	\$	0.00
<ul><li>12. Pension or retirement</li><li>13. Other monthly income</li></ul>				\$	0.00	\$	0.00
		compensation		\$	900.00	\$	0.00
				\$	0.00	\$	0.00
14. SUBTOTAL OF LIN	IES 7 THRO	UGH 13		\$	900.00	\$	0.00
15. AVERAGE MONTH	ILY INCOM	E (Add amounts shown on lines 6 and 14)		\$	900.00	\$	2,333.41
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)					\$	3,233.	41

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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B6J (Official Form 6J) (12/07)

	Daniel Roman			
In re	Amelia Roman		Case No.	
		Debtor(s)	_	

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case

filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22	The average	
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple expenditures labeled "Spouse."	ete a separate	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	875.00
a. Are real estate taxes included? Yes No _X_	·	
b. Is property insurance included? Yes NoX		
2. Utilities: a. Electricity and heating fuel	\$	190.00
b. Water and sewer	\$	0.00
c. Telephone	\$	130.00
d. Other cable	\$	55.00
3. Home maintenance (repairs and upkeep)	\$	60.00
4. Food	\$	498.00
5. Clothing	\$	80.00
6. Laundry and dry cleaning	\$	60.00
7. Medical and dental expenses	\$	60.00
8. Transportation (not including car payments)	\$	150.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	75.00
10. Charitable contributions	\$	120.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	25.00
d. Auto	\$	180.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	272.43
b. Other Honda Civic	\$	337.68
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other husband's student loan	\$	60.00
Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	3,228.11
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:	_	
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	3,233.41
b. Average monthly expenses from Line 18 above	\$	3,228.11
c. Monthly net income (a. minus b.)	\$	5.30

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**B6 Declaration (Official Form 6 - Declaration). (12/07)** 

# **United States Bankruptcy Court Northern District of Illinois**

In re	Daniel Roman Amelia Roman			Case No.		
			Debtor(s)	Chapter	7	_
		DECLARATION C	ONCERNING DEBTOR'S	SCHEDUL	ES	
	]	DECLARATION UNDER I	PENALTY OF PERJURY BY INI	DIVIDUAL DEI	BTOR	
	I declar	e under penalty of perjury th	nat I have read the foregoing summ	nary and schedul	es, consisting of	
	sheets, as	nd that they are true and cor	rect to the best of my knowledge,	information, and	belief.	

Date August 19, 2009 Signature /s/ Daniel Roman
Daniel Roman

Debtor

Date August 19, 2009 Signature /s/ Amelia Roman

**Amelia Roman** Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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B7 (Official Form 7) (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Daniel Roman Amelia Roman		Case No.	
		Debtor(s)	Chapter	7

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

## 1. Income from employment or operation of business

None  $\square$ 

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$20,237.00	Wife's approx gross income for 2009 from employment at Ground Pros
\$32,670.00	Wife's approx gross income for 2008 from employment at Ground Pros. Tru Green & Pets International
\$29,164.00	Wife's approx gross income for 2007 from employment at Pets international
\$0.00	Debtor has no income from employment in 2009
\$20,124.00	Debtor's approx. gross income from employment in 2008 at US Auto force
\$22,693.00	Debtor's approx. gross income from employment in 2007 at US Auto force

### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**AMOUNT** SOURCE

\$6,525.00 Husband's approx Gross income for 2009 from unemployment compensation \$4,500.00 Husband's approx Gross income for 2008 from unemployment compensation

#### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

*Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL OF CREDITOR **PAYMENTS** AMOUNT PAID OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

> DATES OF PAID OR VALUE OF PAYMENTS/ AMOUNT STILL **TRANSFERS TRANSFERS OWING**

NAME AND ADDRESS OF CREDITOR

None

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT STILL AMOUNT PAID

**OWING** 

# 4. Suits and administrative proceedings, executions, garnishments and attachments

None П

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER Asset Acceptance LLC vs **Amelia Roman and Ground** Pros Inc.

NATURE OF PROCEEDING

Wage Deduction Proceeding

AND LOCATION Sate of IL, County of Dupage, Circuit court of the

**Wage Deduction Summons** Issued

STATUS OR

DISPOSITION

**Eighteenth Judicial District** Wheaton, IL 60189

COURT OR AGENCY

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None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

# 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION,
FORECLOSURE SALE,
TRANSFER OR RETURN
DESCRIPTION AND VALUE OF
PROPERTY

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None h List all property which has been in the hands of a custodian receiver

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

NAME AND ADDRESS OF CUSTODIAN OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

3

PROPERTY

### 7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

Christina Scelsa, Attorney at Law 4738 N. Harlem Ave. Suite F Harwood Heights, IL 60706 DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY

4

paid in installments commencing 5-9-09 \$1,100.00

## 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED
AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

ANSFER(S) IN PROPERTY

# 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

Charter One Bank 540 Lake Street Addison, IL 60101 TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE Savings Account Ending in 7260

AMOUNT AND DATE OF SALE OR CLOSING

closed on 8-14-09 ending balance was \$1700.00 monies were utilized to file their bankruptcy case.

### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY Document Page 34 of 54

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

5

#### 14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF **PROPERTY** 

LOCATION OF PROPERTY

#### 15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

**ADDRESS** NAME USED DATES OF OCCUPANCY

### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF

DATE OF

**ENVIRONMENTAL** 

GOVERNMENTAL UNIT

NOTICE

LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF

DATE OF

**ENVIRONMENTAL** 

SITE NAME AND ADDRESS

GOVERNMENTAL UNIT

NOTICE

LAW

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF **GOVERNMENTAL UNIT** 

DOCKET NUMBER

STATUS OR DISPOSITION

#### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

(ITIN)/ COMPLETE EIN ADDRESS

**BEGINNING AND** NATURE OF BUSINESS

**ENDING DATES** 

None

NAME

NAME

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

ADDRESS

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

## 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

## NAME AND ADDRESS

# DATES SERVICES RENDERED

None b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME **ADDRESS** 

DATES SERVICES RENDERED

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records None of the debtor. If any of the books of account and records are not available, explain.

**ADDRESS** NAME

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

20 Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory,

and the dollar amount and basis of each inventory.

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

DATE OF INVENTORY

INVENTORY SUPERVISOR

b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

None

None

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

DATE OF INVENTORY

21. Current Partners, Officers, Directors and Shareholders

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NATURE AND PERCENTAGE NAME AND ADDRESS TITLE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

**ADDRESS** NAME DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS AMOUNT OF MONEY DATE AND PURPOSE OR DESCRIPTION AND OF RECIPIENT. RELATIONSHIP TO DEBTOR OF WITHDRAWAL VALUE OF PROPERTY

24. Tax Consolidation Group.

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

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25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

8

## DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	August 19, 2009	Signature	/s/ Daniel Roman
			Daniel Roman Debtor
D.	August 40, 2000	G:	//A !! B
Date	August 19, 2009	Signature	/s/ Amelia Roman
			Amelia Roman
			Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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B8 (Form 8) (12/08)

■ Reaffirm the debt
□ Other. Explain \_\_\_

■ Claimed as Exempt

Property is (check one):

## **United States Bankruptcy Court** Northern District of Illinois

	Daniel Roman			
In re	Amelia Roman		Case No.	
		Debtor(s)	Chapter	7
PART	CHAPTER 7 INDIVIDUA  A - Debts secured by property of the estate property of the estate. Attach additional property of the estate.	. (Part A must be fully co		
Proper	ty No. 1			
	tor's Name: can Honda Finance Corporation	2006 Honda Ĉi end, has small		00 miles scratched rt rear nes, needs new tires.
Proper	ty will be (check one):	•		
	Surrendered	Retained		
	ining the property, I intend to (check at least one Redeem the property	):		

(for example, avoid lien using 11 U.S.C. § 522(f)).

☐ Not claimed as exempt

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B8 (Form 8) (12/08)		_	Page 2
Property No. 2			
Creditor's Name: Harris Bank Barrington NA		and scratches, nee	Securing Debt: lant ES 4D, 50,000 miles has a few dents ds new tires and brakes. al Lane, Addison IL
Property will be (check one):			
☐ Surrendered	■ Retained		
If retaining the property, I intend to (chec ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain		void lien using 11 U.S.0	C. § 522(f)).
•		C	
Property is (check one):  Claimed as Exempt		☐ Not claimed as ex	sempt
Attach additional pages if necessary.)  Property No. 1			
Lessor's Name: -NONE-	Describe Leased Pr	roperty:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):  ☐ YES ☐ NO
I declare under penalty of perjury that personal property subject to an unexpir  Date August 19, 2009	red lease.	/s/ Daniel Roman Daniel Roman	roperty of my estate securing a debt and/or
Date <b>August 19, 2009</b>	Signature	/s/ Amelia Roman Amelia Roman Joint Debtor	

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United States Bankruptcy Court
Northern District of Illinois

In re	Daniel Roman Amelia Roman		Case No.	
mic	Amona Koman	Debtor(s)	Chapter	7
	DISCLOSURE OF COM	MPENSATION OF ATTOI	RNEY FOR DI	EBTOR(S)
co	ursuant to 11 U.S.C. § 329(a) and Bankrupt ompensation paid to me within one year before e rendered on behalf of the debtor(s) in contemp	the filing of the petition in bankruptc	y, or agreed to be par	d to me, for services rendered or to
	For legal services, I have agreed to accept		\$	1,100.00
	Prior to the filing of this statement I have rec	ceived	\$	1,100.00
	Balance Due		\$	0.00
2. \$_	<b>299.00</b> of the filing fee has been paid.			
3. Tl	the source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
4. Tl	he source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
5. <b>■</b>	I have not agreed to share the above-disclosed	d compensation with any other person	unless they are mem	bers and associates of my law firm.
	☐ I have agreed to share the above-disclosed co copy of the agreement, together with a list of			
6. Ir	n return for the above-disclosed fee, I have agree	ed to render legal service for all aspect	ts of the bankruptcy	ease, including:
	Representation of the debtor in adversary proc [Other provisions as needed] Negotiations with secured credito reaffirmation agreements and app 522(f)(2)(A) for avoidance of liens	rs to reduce to market value; ex lications as needed; preparatior	emption planning	
7. B	y agreement with the debtor(s), the above-discle Representation of the debtors in a any other adversary proceeding.			es, relief from stay actions or
		CERTIFICATION		
	certify that the foregoing is a complete statemen inkruptcy proceeding.	t of any agreement or arrangement for	payment to me for re	epresentation of the debtor(s) in
Dated:	August 19, 2009	/s/ Christina Scel	Isa	
		Christina Scelsa Christina Scelsa, 4738 N. Harlem A Harwood Heights 1-773-286-1228 Kita123@hotmail	ve. Suite F s, IL 60706	

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

# NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

## 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

## 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

## Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

**B 201** (12/08) Page 2

over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

## **Chapter 11:** Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

## Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

## 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

## **Certificate of Attorney**

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Christina Scelsa	X /s/ Christina Scelsa	August 19, 2009
Printed Name of Attorney	Signature of Attorney	Date
Address:		
4738 N. Harlem Ave. Suite F		
Harwood Heights, IL 60706		
1-773-286-1228		
Kita123@hotmail.com		
Cox	tificate of Debtor	
I (We), the debtor(s), affirm that I (we) have received		
Daniel Roman		
Amelia Roman	X /s/ Daniel Roman	August 19, 2009
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X /s/ Amelia Roman	August 19, 2009
	Signature of Joint Debtor (if any)	Date

## **United States Bankruptcy Court** Northern District of Illinois

In re	Daniel Roman Amelia Roman		Case No.	
111 10		Debtor(s)	Chapter 7	
	V	TERIFICATION OF CREDITOR M		50
		Number of	Creditors:	59
	The above-named Debtor( (our) knowledge.	s) hereby verifies that the list of credit	ors is true and correct to the	he best of my
Date:	August 19, 2009	/s/ Daniel Roman		
		Daniel Roman		
		Signature of Debtor		
Date:	August 19, 2009	/s/ Amelia Roman		
		Amelia Roman		
		Signature of Debtor		

Acute Care Specialists PO Box 7006 Bolingbrook, IL 60440

Alexian Brothers Medical Center Lock Box 22589 22589 Network Place Chicago, IL 60673

Alexian Brothers Medical Center Lock Box 22589 22589 Network Place Chicago, IL 60673

Allied Interstate 3000 Corporate Exchange Dr 5th Floor Columbus, OH 43231

American General Financial Service Recovery Office 3632 West 95th Street Evergreen Park, IL 60805

American Honda Finance Corporation PO Box 5308 Elgin, IL 60121

Asset Acceptance LLC PO Box 2036 Warren, MI 48090

Asset Acceptance LLC PO Box 2036 Warren, MI 48090

Asset Acceptance LLC PO Box 2039 Warren, MI 48090

Associated Credit Services, Inc. 105B South St. PO Box 9100 Hopkinton, MA 01748 Bally Total Fitness PO Box 1050 Norwalk, CA 90651

Bally Total Fitness 300 East Joppa Road Towson, MD 21286

Blatt, Hasenmiller, Leibsker&MooreLLC 125 S. Wacker Drive, Suite 400 Chicago, IL 60606

Blatt, Hasenmiller, Leibsker & MooreLLC 125 S. Wacker Drive, Suite 400 Chicago, IL 60606

Blatt, Hasenmiller, Leibsker & Moore LLC 125 S. Wacker Drive, Suite 400 Chicago, IL 60606

Capital Management Services, LP 726 Exchange Street Suite 700 Buffalo, NY 14210

Chase Bank NA 800 Brooksedge Blvd. Westerville, OH 43081

Comcast Cable PO Box 3002 Southeastern, PA 19398

Commercial Credit Solutions 2921 Brown Trail Bedford, TX 76021

Credit Protection Association One Galleria Tower Dallas, TX 75240

Credit Protection Association One Galleria Tower Dallas, TX 75240 Creditors Collection PO Box 63 Kankakee, IL 60901

DSNB Macys 9111 Duke Blvd Mason, OH 45040

DuPage Medical Group 1860 Paysphere Circle Chicago, IL 60674

Elmhurst Clinic 75 Remittance Drive Suite 1253 Chicago, IL 60675

First Bank DE 1608 Walnut Street Philadelphia, PA 19103

GEMB/ JCP PO Box 981402 El Paso, TX 79998

GEMB/Sams PO Box 981400 El Paso, TX 79998

Grant Konvalinka & Harrision, PC Ninth Floor, Republic Centre 633 Chestnut Street Chattanooga, TN 37450

Grant Konvalinka & Harrision, PC Ninth Floor, Republic Centre 633 Chestnut Street Chattanooga, TN 37450

Harlem Furniture Customer Service PO Box 2974 Mission, KS 66201 Harris 600 W. Jackson Chicago, IL 60661

Harris Bank Barrington NA PO Box 6201 Carol Stream, IL 60197

HSBC/Carsons POB 15521 Wilmington, DE 19805

LTD Financial Services, L.P. 7322 Southwest Freeway Houston, TX 77074

LVNV Funding PO Box 10584 Greenville, SC 29603

LVNV Funding PO Box 10584 Greenville, SC 29603

LVNV Funding PO Box 10584 Greenville, SC 29603

NCO Financial Systems PO Box 7216 Philadelphia, PA 19101

Nicor Gas PO Box 2020 Aurora, IL 60507

North American Credit Services 2810 Walker Road Suite 100 Chattanooga, TN 37421

North American Credit Services 2810 Walker Road Suite 100 Chattanooga, TN 37421 Northwest Collectors Inc 3601 Algonquin Road Suite 232 Rolling Meadows, IL 60008

Northwest Collectors Inc 3601 Algonquin Road Suite 232 Rolling Meadows, IL 60008

Oxford Management Services FBO Citicorp Credit Services, INC PO Box 150479 Hartford, CT 06115

Plains Communication PO Box 89937 Sioux Falls, SD 57109

Portifolio Recovery 287 Independence Virginia Beach, VA 23462

Portifolio Recovery 287 Independence Virginia Beach, VA 23462

Professional Account Management LLC 633 W. Wisconsin Ave Milwaukee, WI 53203

RMI/MCSI 334B Ridge Road Lansing, IL 60438

Suburban Radiologists, SC 1446 Momentum Place Chicago, IL 60689

TFC Credit PO Box 579 San Ramon, CA 94583 Universal Fidelity LP PO Box 941911 Houston, TX 77094

US Cellular 5117 W. Terrace Dr. Madison, WI 53718

US Cellular PO Box 0203 Palatine, IL 60055

US Cellular 5117 W. Terrace Dr. Madison, WI 53718

US Cellular PO Box 0203 Palatine, IL 60055

Weltman, Weinberg & Reis., L.P.A 323 W. Lakeside Ave. Suite 200 Cleveland, OH 44113

WFNNB/Harlem Furniture Bankruptcy Dept PO Box 182125 Columbus, OH 43218

# IMPORTANT INFORMATION ABOUT BANKRUPTCY ASSISTANCE SERVICES FROM AN ATTORNEY OR BANKRUPTCY PETITION PREPARER.

If you decide to seek bankruptcy relief, you can represent yourself, you can hire an attorney to represent you, or you can get help in some localities from a bankruptcy petition preparer who is not an attorney. THE LAW REQUIRES AN ATTORNEY OR BANKRUPTCY PETITION PREPARER TO GIVE YOU A WRITTEN CONTRACT SPECIFYING WHAT THE ATTORNEY OR BANKRUPTCY PETITION PREPARER WILL DO FOR YOU AND HOW MUCH IT WILL COST. Ask to see the contract before you hire anyone.

The following information helps you understand what must be done in a routine bankruptcy case to help you evaluate how much service you need. Although bankruptcy can be complex, many cases are routine.

Before filing a bankruptcy case, either you or your attorney should analyze your eligibility for different forms of debt relief available under the Bankruptcy Code and which form of relief is most likely to be beneficial for you. Be sure you understand the relief you can obtain and its limitations. To file a bankruptcy case, documents called a Petition, Schedules and Statement of Financial Affairs, as well as in some cases a Statement of Intention need to be prepared correctly and filed with the bankruptcy court. You will have to pay a filing fee to the bankruptcy court. Once your case starts, you will have to attend the required first meeting of the creditors where you may be questioned by a court official called a 'trustee' and by creditors.

If you choose to file a chapter 7 case, you may be asked by a creditor to reaffirm a debt. You may want help deciding whether to do so. A creditor is not permitted to coerce you into reaffirming your debts.

If you choose to file a chapter 13 case in which you repay your creditors what you can afford over 3 to 5 years, you may also want help with preparing your chapter 13 plan and with the confirmation hearing on your plan which will be before a bankruptcy judge.

If you select another type of relief under the Bankruptcy Code other than chapter 7 or chapter 13, you will want to find out what should be done from someone familiar with that type of relief.

Your bankruptcy case may also involve litigation. You are generally permitted to represent yourself in litigation in bankruptcy court, but only attorneys, not bankruptcy petition preparers, can give you legal advice.

## Disclosure Pursuant to 11 U.S.C. §527(a)(2)

## You are notified:

- 1. All information that you are required to provide with a petition and thereafter during a case under the Bankruptcy Code is required to be complete, accurate, and truthful.
- 2. All assets and all liabilities are required to be completely and accurately disclosed in the documents filed to commence the case. Some places in the Bankruptcy Code require that you list the replacement value of each asset. This must be the replacement value of the property at the date of filing the petition, without deducting for costs of sale or marketing, established after a reasonable inquiry. For property acquired for personal, family, or household use, replacement value means the price a retail merchant would charge for property of that kind, considering the age and condition of the property.
- 3. The following information, which appears on Official Form 22, Statement of Current Monthly Income, is required to be stated after reasonable inquiry: current monthly income, the amounts specified in section 707(b)(2), and, in a case under chapter 13 of the Bankruptcy Code, disposable income (determined in accordance with section 707(b)(2)).
- 4. Information that you provide during your case may be audited pursuant to provisions of the Bankruptcy Code. Failure to provide such information may result in dismissal of the case under this title or other sanction, including criminal sanctions.

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## **United States Bankruptcy Court** Northern District of Illinois

Daniel Roman In re Amelia Roman		Case No.	
	Debtor(s)	Chapter	7
AFFIDAVIT EVIDEN	ICING COMPLIANCE WIT	H GENERAI	L RULE 39
Affiant is the attorney of record for			
Daniel Roman Amelia Roman			
and has knowledge of the matters covered by the	nis affidavit and has read General Rule 3	39.	
Affiant has not directly or indirectly so of said party or parties by any person that has restate "no exception").  No Exception.	olicited employment by the above-named esulted in the employment of the affiant,		
Affiant has not paid, or promised to parties, of the costs of this case, or of the medic portion of the recovery by suit or settlement he attorneys of record herein, except (here state al <b>No Exception.</b>	rein to any person whatever other than the	y, or of any part of the above-named pa	an attorney's fee, or of any
Affiant has filed contemporaneously h compensation for representing the above-name furnished to each party whom he represents; if		esents that signed o	copy thereof has been

compensation for services in this case is not on a contingent basis.

Executed on	August 19, 2009		
		/s/ Christina Scelsa	
		Signature	
		Christina Scelsa	

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## STATEMENT OF INFORMATION REQUIRED BY 11 U.S.C. §341

## INTRODUCTION

Pursuant to the Bankruptcy Reform Act of 1994, the Office of the United States Trustee, United States Department of Justice, has prepared this information sheet to help you understand some of the possible consequences of filing a bankruptcy petition under chapter 7 of the Bankruptcy Code. This information is intended to make you aware of...

- (1) the potential consequences of seeking a discharge in bankruptcy, including the effects on credit history;
- (2) the effect of receiving a discharge of debts
- (3) the effect of reaffirming a debt; and
- (4) your ability to file a petition under a different chapter of the Bankruptcy Code.

There are many other provisions of the Bankruptcy Code that may affect your situation. This information sheet contains only general principles of law and is not a substitute for legal advice. If you have questions or need further information as to how the bankruptcy laws apply to your specific case, you should consult with your lawyer.

## WHAT IS A DISCHARGE?

The filing of a chapter 7 petition is designed to result in a discharge of most of the debts you listed on your bankruptcy schedules. A discharge is a court order that says you do not have to repay your debts, but there are a number of exceptions. Debts which may not be discharged in your chapter 7 case include, for example, most taxes, child support, alimony, and student loans; court-ordered fines and restitution; debts obtained through fraud or deception; and personal injury debts caused by driving while intoxicated or taking drugs. Your discharge may be denied entirely if you, for example, destroy or conceal property; destroy, conceal or falsify records; or make a false oath. Creditors cannot ask you to pay any debts which have been discharged. You can only receive a chapter 7 discharge once every eight (8) years.

## WHAT ARE THE POTENTIAL EFFECTS OF A DISCHARGE?

The fact that you filed bankruptcy can appear on your credit report for as long as 10 years. Thus, filing a bankruptcy petition may affect your ability to obtain credit in the future. Also, you may not be excused from repaying any debts that were not listed on your bankruptcy schedules or that you incurred after you filed for bankruptcy.

## WHAT ARE THE EFFECTS OF REAFFIRMING A DEBT?

After you file your petition, a creditor may ask you to reaffirm a certain debt or you may seek to do so on your own. Reaffirming a debt means that you sign and file with the court a legally enforceable document, which states that you promise to repay all or a portion of the debt that may otherwise have been discharged in your bankruptcy case. Reaffirmation agreements must generally be filed with the court within 60 days after the first meeting of the creditors.

Reaffirmation agreements are strictly voluntary — they are not required by the Bankruptcy Code or other state or federal law. You can voluntarily repay any debt instead of signing a reaffirmation agreement, but there may be valid reasons for wanting to reaffirm a particular debt.

Reaffirmation agreements must not impose an undue burden on you or your dependents and must be in your best interest. If you decide to sign a reaffirmation agreement, you may cancel it at any time before the court issues your discharge order or within sixty (60) days after the reaffirmation agreement was filed with the court, whichever is later. If you reaffirm a debt and fail to make the payments required in the reaffirmation agreement, the creditor can take action against you to recover any property that was given as security for the loan and you may remain personally liable for any remaining debt.

## OTHER BANKRUPTCY OPTIONS

You have a choice in deciding what chapter of the Bankruptcy Code will best suit your needs. Even if you have already filed for relief under chapter 7, you may be eligible to convert your case to a different chapter.

Chapter 7 is the liquidation chapter of the Bankruptcy Code. Under chapter 7, a trustee is appointed to collect and sell, if economically feasible, all property you own that is not exempt from these actions.

Chapter 11 is the reorganization chapter most commonly used by businesses, but it is also available to individuals. Creditors vote on whether to accept or reject a plan, which also must be approved by the court. While the debtor normally remains in control of the assets, the court can order the appointment of a trustee to take possession and control of the business.

Chapter 12 offers bankruptcy relief to those who qualify as family farmers. Family farmers must propose a plan to repay their creditors over a three-to-five year period and it must be approved by the court. Plan payments are made through a chapter 12 trustee, who also monitors the debtor's farming operations during the pendency of the plan.

Finally, chapter 13 generally permits individuals to keep their property by repaying creditors out of their future income. Each chapter 13 debtor writes a plan which must be approved by the bankruptcy court. The debtor must pay the chapter 13 trustee the amounts set forth in their plan. Debtors receive a discharge after they complete their chapter 13 repayment plan. Chapter 13 is only available to individuals with regular income whose debts do not exceed \$1,000,000 (\$250,000 in unsecured debts and \$750,000 in secured debts).

## AGAIN, PLEASE SPEAK TO YOUR LAWYER IF YOU NEED FURTHER INFORMATION OR EXPLANATION, INCLUDING HOW THE BANKRUPTCY LAWS RELATE TO YOUR SPECIFIC CASE.

/s/ Daniel Roman	August 19, 2009	/s/ Amelia Roman	August 19, 2009
Debtor's Signature	Date	Joint Debtor's Signature	Date

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# **United States Bankruptcy Court Northern District of Illinois**

In re	Daniel Roman,		Case No.		
	Amelia Roman				
-		Debtors	Chapter	7	

## **DECLARATION OF COMPLIANCE WITH RULE 9009**

The undersigned is the attorney for the debtor in this case.

The undersigned declares under penalty of perjury that the Schedules and Forms filed in this case for the debtor were computer generated using *Best Case Bankruptcy* and conform with those prescribed by Bankruptcy Rule 9009.

Date August 19, 2009 /s/ Christina Scelsa 6209039

Signature of attorney
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